

**Information to identify the case:**

Debtor 1	<u>Julia H Robinson</u>	Social Security number or ITIN	xxx-xx-1401
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17237-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Julia H Robinson

6/5/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Julia H Robinson  
DebtorCase No. 19-17237-JNP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 23

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Julia H Robinson, 19 Pritchard Lane, Sicklerville, NJ 08081-2013  
 aty +RAS Cintron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 lm +Specialized Loan Servicing, 8742 Lucent Blvd, #300, Highlands Ranch, CO 80129-2386  
 518173360 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241  
 518173362 +Experian, PO Box 4500, Allen, TX 75013-1311  
 518263288 +Kevin G. McDonald, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 518173364 +RAS Cintron, LLC, Attn: Patrick O. Lacsina, Esq., 130 Clinton Road, Suite 202,  
 Fairfield, NJ 07004-2927  
 518173367 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, PO Box 245, Trenton, NJ 08695)  
 518173366 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,  
 Highlands Ranch, CO 80129-2386  
 518308938 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 518173369 +TransUnion, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jun 06 2020 06:03:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: PHINAMERI.COM Jun 06 2020 06:03:00 Americredit Financial Services, Inc., d/b/a GM Fin,  
 4000 Embarcadero Dr., Arlington, TX 76014-4101  
 518195877 EDI: PHINAMERI.COM Jun 06 2020 06:03:00 AmeriCredit Financial Services, Inc.,  
 dba GM Financial, P O Box 183853, Arlington, TX 76096  
 518173359 +EDI: PHINAMERI.COM Jun 06 2020 06:03:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 518173361 +E-mail/Text: bknotice@ercbpo.com Jun 06 2020 03:10:07 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 518173363 +EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 518286817 E-mail/Text: ar@figadvisors.com Jun 06 2020 03:10:36  
 MTAG Custodian for FIG Capital Investments NJ13, L, PO Box 54472,  
 New Orleans Louisiana 70154-4472  
 518173365 +E-mail/Text: Supportservices@receivablesperformance.com Jun 06 2020 03:11:00  
 Receivables Performance Mgmt, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548  
 518191630 +EDI: AIS.COM Jun 06 2020 06:03:00 T Mobile/T-Mobile USA Inc,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518173368 +E-mail/Text: chegyi@winslowtownship.com Jun 06 2020 03:09:55 Township of Winslow,  
 Attn: Tax Office, 125 South Route 73, Hammonton, NJ 08037-9422

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518250371\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit Financial Services, Inc., Dba GM Financial,  
 P.O Box 183853, Arlington, TX 76096)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 23

Date Rcvd: Jun 05, 2020

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa [ecfmail@standingtrustee.com](mailto:ecfmail@standingtrustee.com),  
[summarymail@standingtrustee.com](mailto:summarymail@standingtrustee.com)  
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM  
Financial [ecfmail@mortoncraig.com](mailto:ecfmail@mortoncraig.com), [mortoncraigecf@gmail.com](mailto:mortoncraigecf@gmail.com)  
Joseph Marchand [jdmarchand@comcast.net](mailto:jdmarchand@comcast.net), [jmarchand@comcast.net](mailto:jmarchand@comcast.net); [jmarchand@ecf.axosfs.com](mailto:jmarchand@ecf.axosfs.com)  
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of  
New York, as successor-in-interest to JPMorgan Chase Bank, N.A., as Trustee for Bear Stearns  
Asset Backed Securities Trust 2006-3, Asset-Backed Certifica [kmcdonald@kmlawgroup.com](mailto:kmcdonald@kmlawgroup.com),  
[bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Thomas G. Egner on behalf of Debtor Julia H Robinson [tegnor@mcdowelllegal.com](mailto:tegnor@mcdowelllegal.com),  
[tcuccuini@mcdowelllegal.com](mailto:tcuccuini@mcdowelllegal.com); [Lwood@mcdowelllegal.com](mailto:Lwood@mcdowelllegal.com); [kgresh@mcdowelllegal.com](mailto:kgresh@mcdowelllegal.com); [kbrocious@mcdowelllegal.com](mailto:kbrocious@mcdowelllegal.com); [djamison@mcdowelllegal.com](mailto:djamison@mcdowelllegal.com); [cgetz@mcdowelllegal.com](mailto:cgetz@mcdowelllegal.com); [egnertr62202@notify.bestcase.com](mailto:egnertr62202@notify.bestcase.com)  
U.S. Trustee [USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 6